

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOSEPH DE VERA SAPASAP
JEANETTE P SAPASAP
Debtor(s)

Case No. 09-46989

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2009.
- 2) The plan was confirmed on 04/23/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/13/2010.
- 5) The case was converted on 10/08/2010.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,591.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,480.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$9,480.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$41.05
Court Costs	\$0.00
Trustee Expenses & Compensation	\$506.89
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$547.94**

Attorney fees paid and disclosed by debtor: \$2,458.95

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADELINA WHEELER	Unsecured	1,500.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	10,000.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	1,500.00	13,201.25	13,201.25	261.00	0.00
APPLIED BANK	Unsecured	1,805.94	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	1,256.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Unsecured	0.00	0.00	0.00	0.00	0.00
BAC HOME LOANS SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	972.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	664.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	560.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	522.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	461.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	459.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	100.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1,051.15	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	3,581.00	NA	NA	0.00	0.00
CONDELL MEDICAL CENTER	Unsecured	525.00	NA	NA	0.00	0.00
DELL FINANCIAL	Unsecured	3,814.96	NA	NA	0.00	0.00
DELL FINANCIAL	Unsecured	2,652.64	NA	NA	0.00	0.00
DELORES WHEELER	Unsecured	1,500.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	332.29	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	454.51	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	442.19	NA	NA	0.00	0.00
HSBC	Unsecured	6,871.00	NA	NA	0.00	0.00
HSBC	Unsecured	2,378.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,200.00	NA	NA	0.00	0.00
HSBC	Unsecured	471.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,855.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,752.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Secured	20,220.00	20,219.88	20,219.88	2,874.00	239.52
HSBC MORTGAGE	Unsecured	32,397.67	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KING AUTO TITLE LOAN	Secured	1,029.00	1,029.00	1,029.00	383.18	11.77
MARIA SURIBA	Unsecured	1,500.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	12,057.00	12,056.50	12,056.50	2,215.52	134.74
STERLING INC	Unsecured	2,086.00	1,285.84	1,285.84	0.00	0.00
STERLING INC	Secured	500.00	500.00	500.00	114.08	6.13
UNION SQUARE CONDOMINIUM ASS	Secured	0.00	0.00	0.00	0.00	0.00
UNION SQUARE CONDOMINIUM ASS	Secured	4,577.00	4,206.45	4,206.45	2,692.12	0.00
WASHINGTON MUTUAL	Unsecured	999.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	856.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	1,108.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	6,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$33,305.38	\$5,472.70	\$386.03
All Other Secured	\$4,706.45	\$2,806.20	\$6.13
TOTAL SECURED:	\$38,011.83	\$8,278.90	\$392.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,487.09	\$261.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$547.94</u>
Disbursements to Creditors	<u>\$8,932.06</u>
TOTAL DISBURSEMENTS :	<u>\$9,480.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/15/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.